

The Impact of High Deductible Health Plans on Mental Health Treatment

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PROBLEM

High Deductible Health Plans (HDHPs) are designed to reduce overall healthcare spending by shifting more upfront costs to patients to discourage overutilization of care, yet HDHPs **often increase financial burden**, particularly in outpatient mental health care. Patients covered by HDHPs often face substantial out-of-pocket costs before reaching their deductible. **This can lead to potential delays or discontinuation of psychiatric treatment.** Financial transparency interventions by the mental health provider may mitigate these barriers through more-informed patient decision-making regarding payment options. This project evaluates the impact of a financial transparency intervention on reducing payment responsibility for HDHP patients in an outpatient psychiatric practice in Nashville, Tennessee.

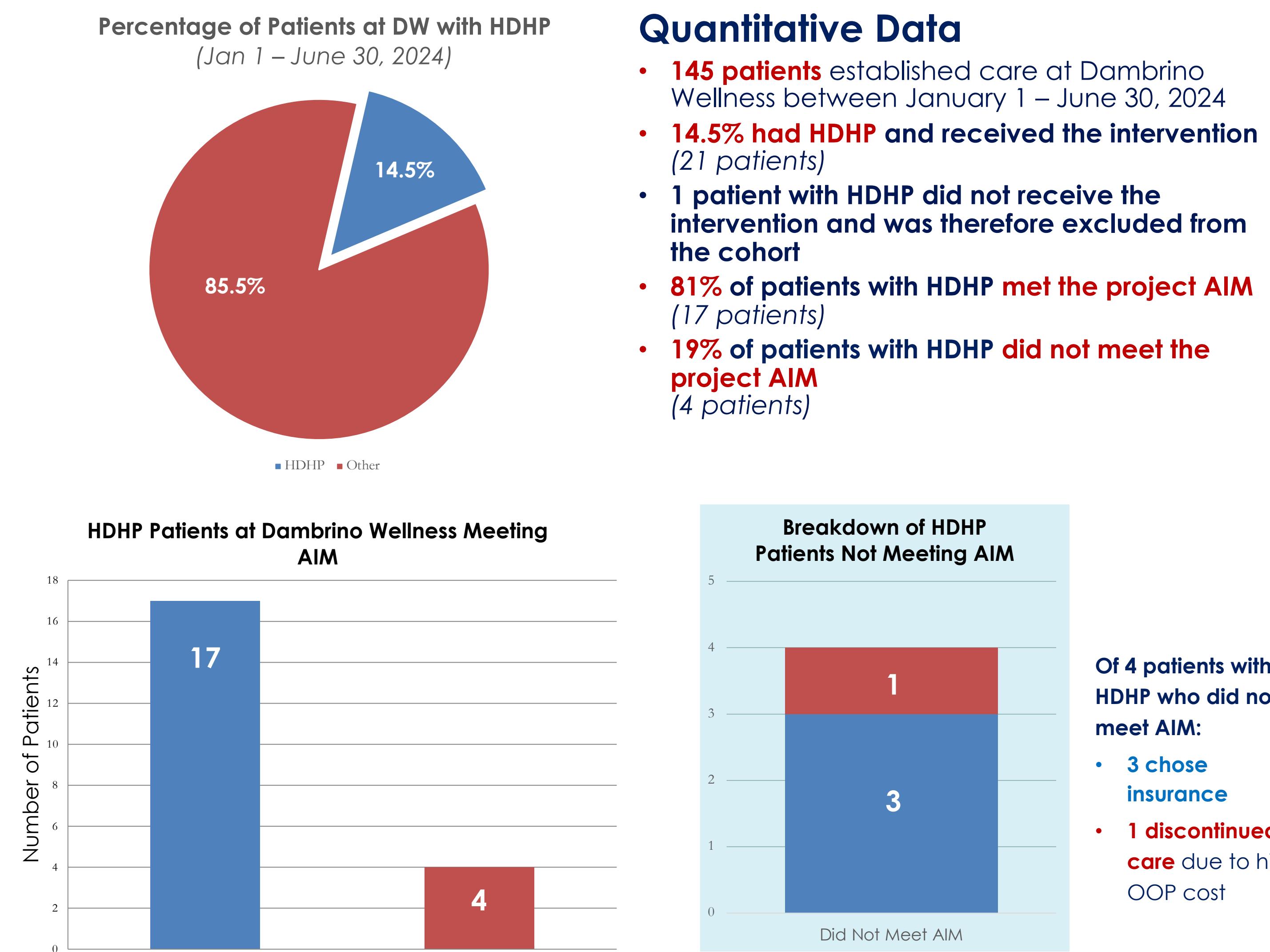
PURPOSE / AIM

By December 31, 2024, 95% of patients aged 12 to 80 with HDHPs at Dambrino Wellness will experience a reduction in out-of-pocket costs through financial transparency interventions.

PROJECT DESIGN

A **retrospective review of charts** was conducted between August and December 2024. Data were collected from **145 patients who established care at Dambrino Wellness between January 1 and June 30, 2024**, with a subset of **21 patients (14.5%) identified as having HDHPs**. **Financial transparency interventions** included structured discussions led by a psychiatric nurse practitioner on insurance utilization, cash-pay options, and deductible impacts. Key outcome measures included the **percentage of HDHP patients who experienced a reduced out-of-pocket (OOP) financial burden**, average patients seen per day, and provider time spent on financial transparency.

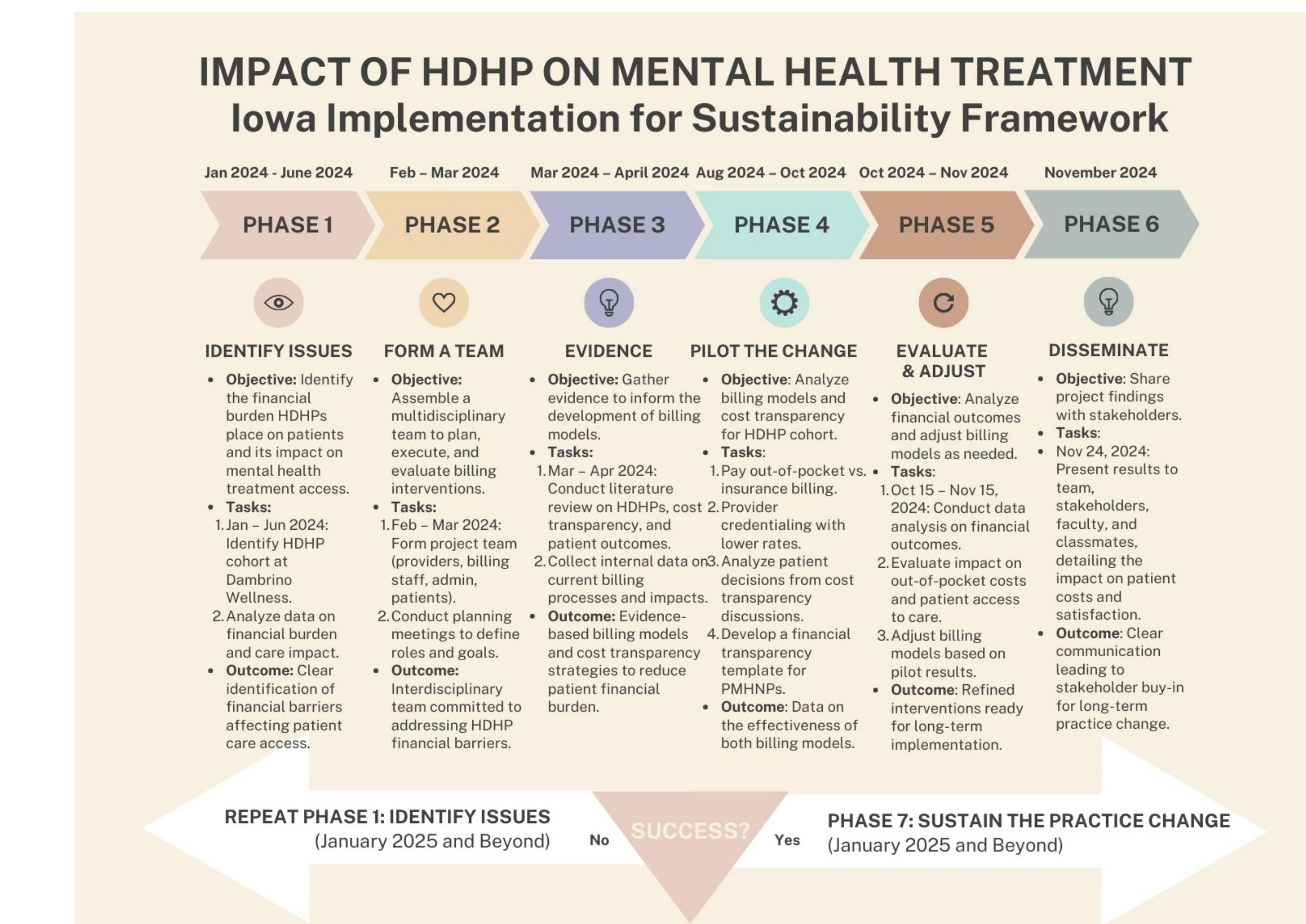
OUTCOMES



Quantitative Data

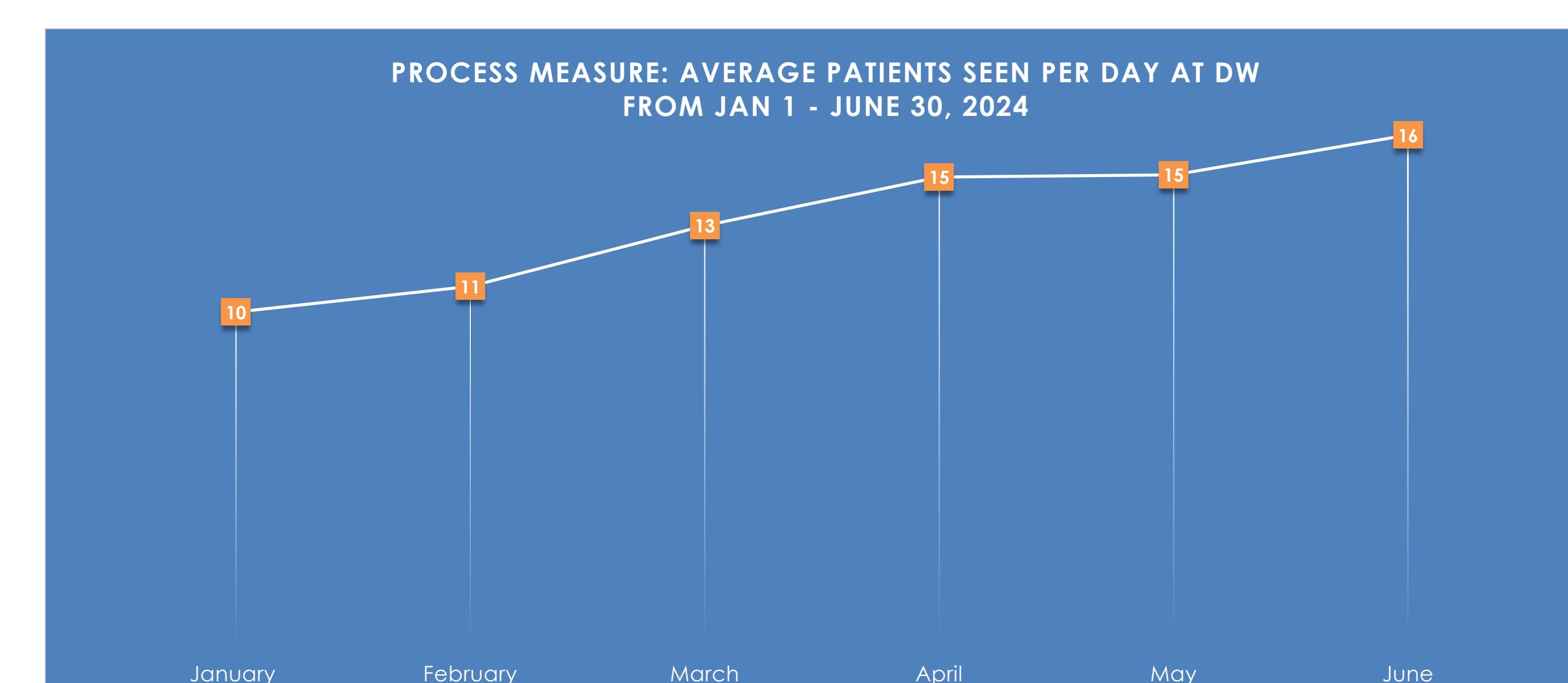
- 145 patients established care at Dambrino Wellness between January 1 – June 30, 2024
- 14.5% had HDHP and received the intervention (21 patients)
- 1 patient with HDHP did not receive the intervention and was therefore excluded from the cohort
- 81% of patients with HDHP met the project AIM (17 patients)
- 19% of patients with HDHP did not meet the project AIM (4 patients)

CONCEPTUAL FRAMEWORK



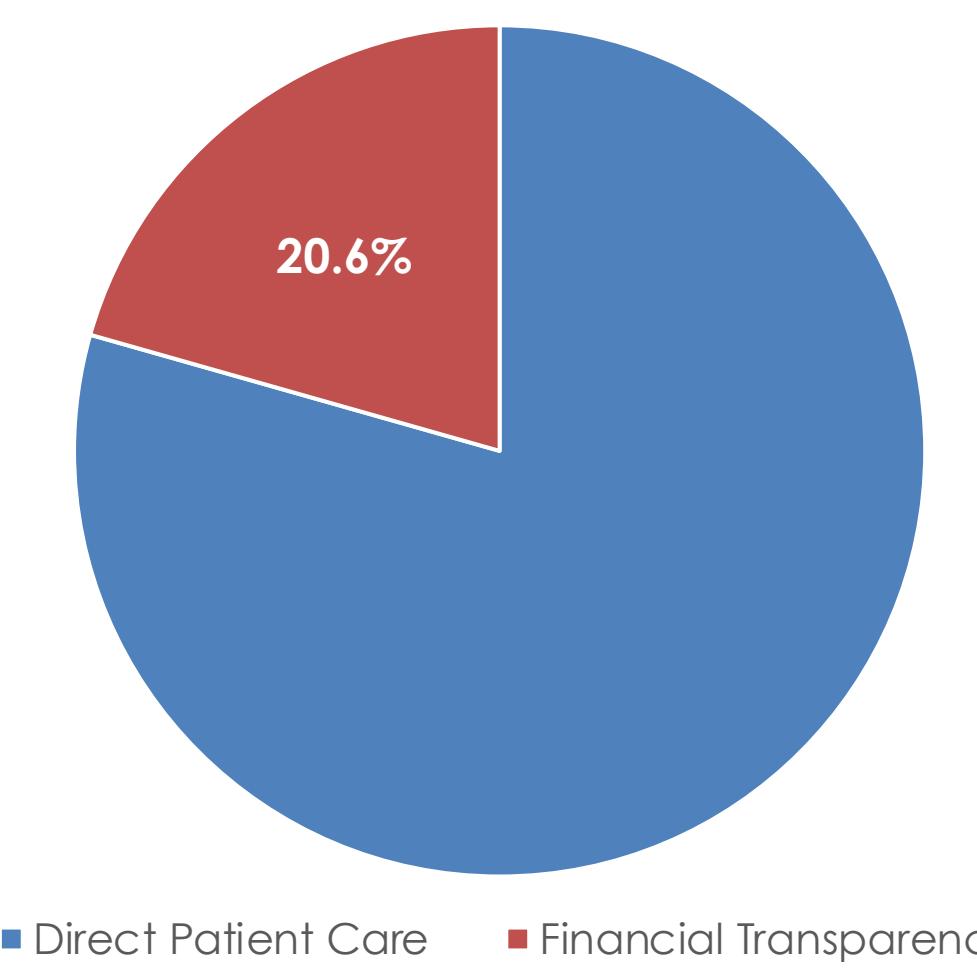
KEY FINDINGS

While the project AIM was not met, **the majority of HDHP patients at Dambrino Wellness experienced a reduced OOP payment responsibility** following a total of 125 financial transparency conversations that took place between January 1 and June 30, 2024. Barriers could remain for some HDHP patients who default to insurance-based payment or discontinue care due to cost concerns, while other HDHP patients could pay less over the course of the year due to meeting the deductible.



Balancing Measure: Percentage of time provider spends educating patients on health insurance plan coverage and out-of-pocket cost compared with total time in office engaging in direct patient care

20.6% of provider hours worked spent on financial transparency conversations



References

PRACTICE IMPLICATIONS

These findings underscore **the importance of financial literacy in mental health treatment**. Mental health providers can play a key role in supporting patient decision-making and insurance utilization through financial transparency.